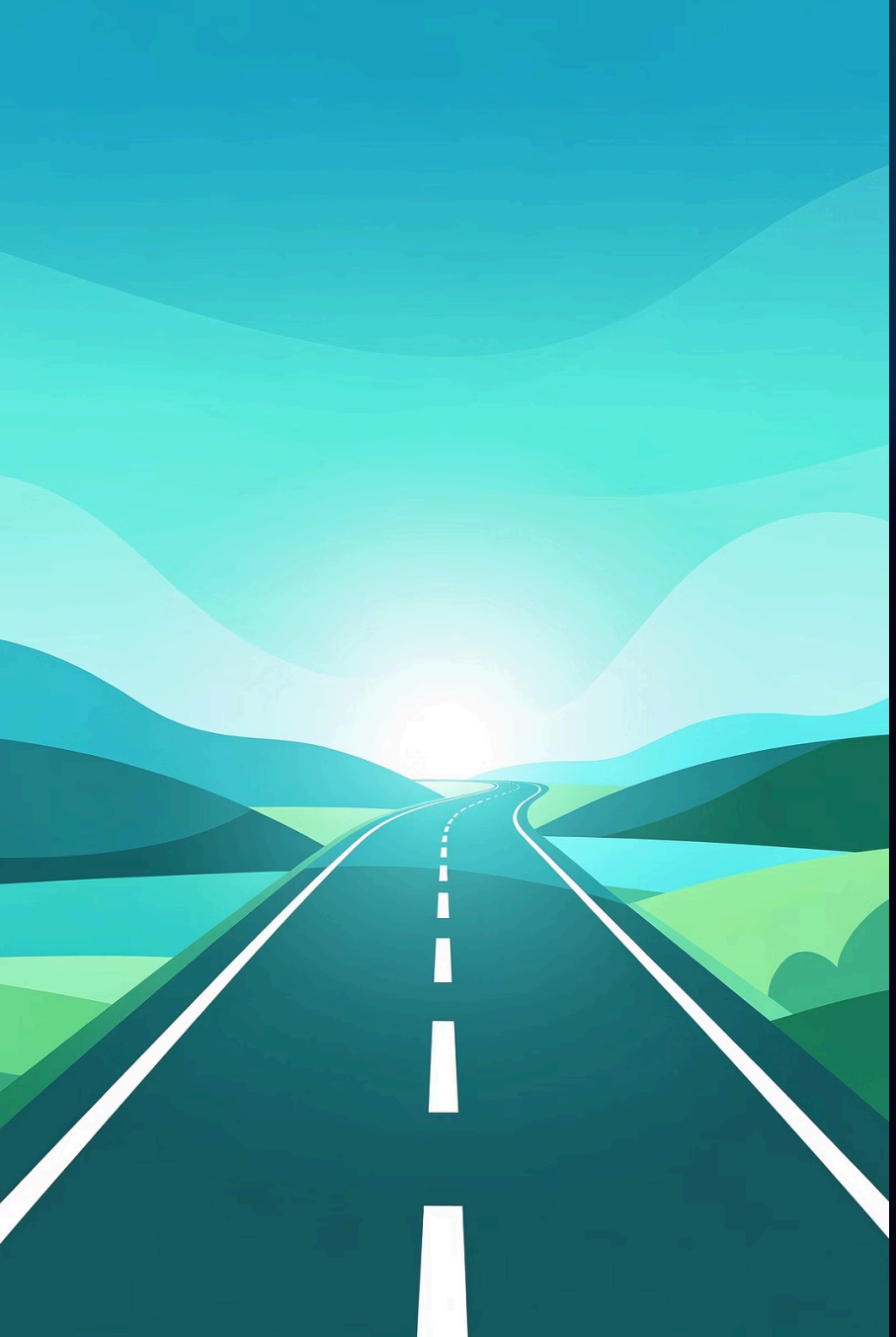
Stop Living Paycheck to Paycheck

Your simple budget plan starts here.



One Plan. Total Control.

Budgeting isn't about restriction — it's about freedom.

Does This Sound Familiar?

💸 Money disappears

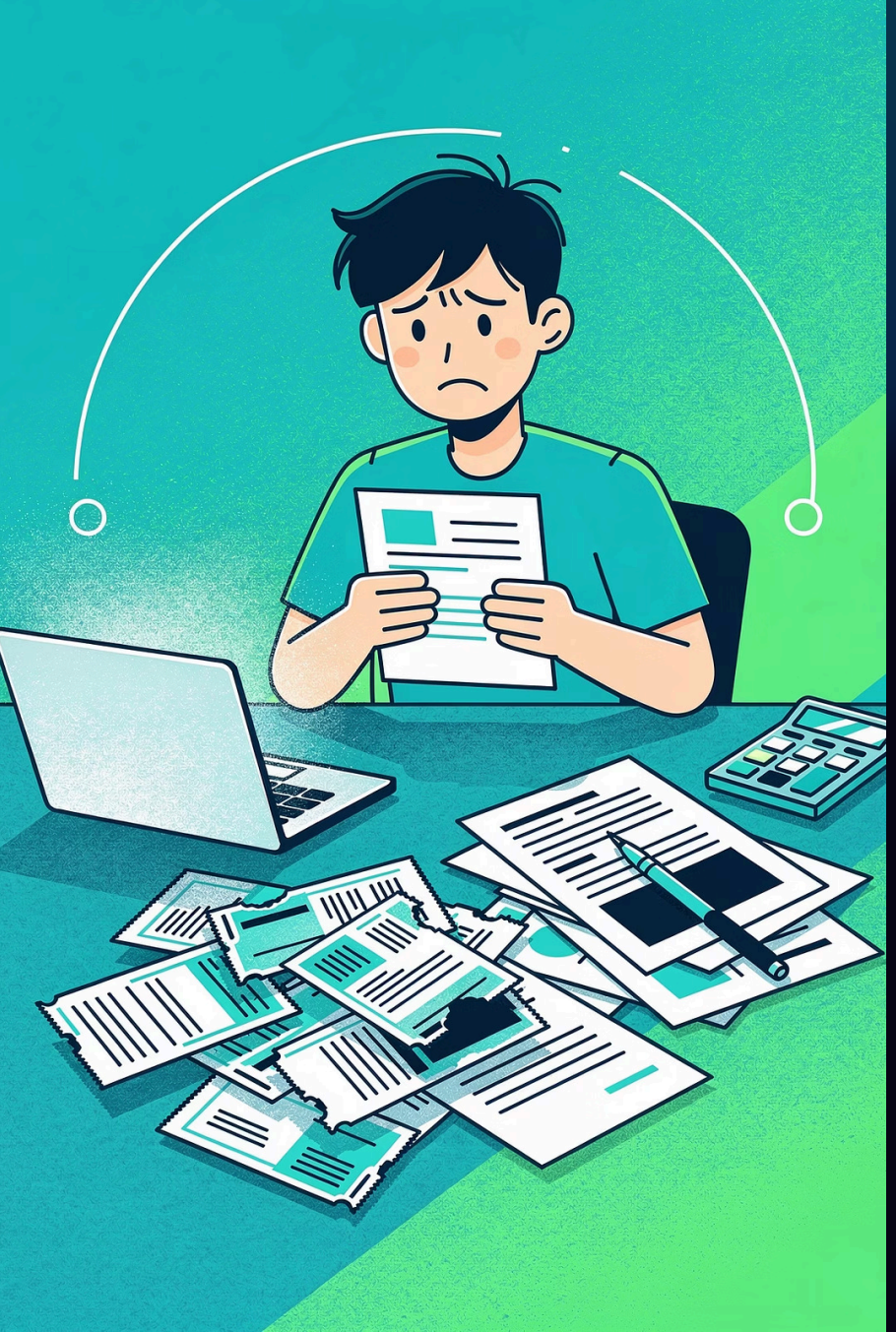
You check your bank account and wonder where it all went.

😰 Bills feel overwhelming

Rent, utilities, subscriptions — it never seems to end.

🚫 No savings

There's nothing left at the end of the month to set aside.



No Plan = No Progress

Without a budget, your money has no direction — and neither do your goals.

Get the full system:

https://garykfinance.com

The Good News

> You don't need to be a math genius. You just need a simple system that actually works.

Millions of people have transformed their finances with one small shift: **knowing where their money goes.** That's it. Let's build your plan right now.

1 STEP 1

Know Your Income

Add Up Everything

Include your job, side hustle, freelance work, and any other regular income. Use your **take-home pay** — the amount after taxes hit your account.

Why It Matters

You can't build a budget without knowing your starting number. This is your foundation.

- [ ] Write your monthly income total down right now.

2 STEP 2

List Every Expense

1

Fixed Expenses

Rent, car payment, insurance — amounts that stay the same every month.

2

Variable Expenses

Groceries, gas, dining out — amounts that change month to month.

3

Subscriptions

Streaming, apps, memberships — small charges that quietly add up fast.

Be honest. No judgment here — just data.

3 STEP 3

Subtract. See the Truth.

The Simple Math

Income – Expenses = What's Left

If the number is positive, great — you have room to save and grow.
If it's negative or zero, that's your signal to make adjustments *now.*

Your Action Step

Get the full system and free tools to run these numbers easily:
https://garykfinance.com

Track It. Own It.

Get the full system — templates, guides, and tools built for beginners.

https://garykfinance.com

4 STEP 4

Use the 50/30/20 Rule

50% — Needs

Rent, food, utilities, transportation. The essentials that keep life running.

30% — Wants

Dining out, entertainment, hobbies. The things that make life enjoyable.

20% — Savings

Emergency fund, investments, debt payoff. Your future self will thank you.

5 STEP 5

Cut One Unnecessary Expense

Just one.

Small wins build momentum. You don't need to overhaul everything overnight.

Where to Look First

- Unused streaming subscriptions
- Daily coffee shop visits
- Memberships you forgot about
- Impulse delivery orders

STEP 6

Build a $1,000 Emergency Fund

Start Small

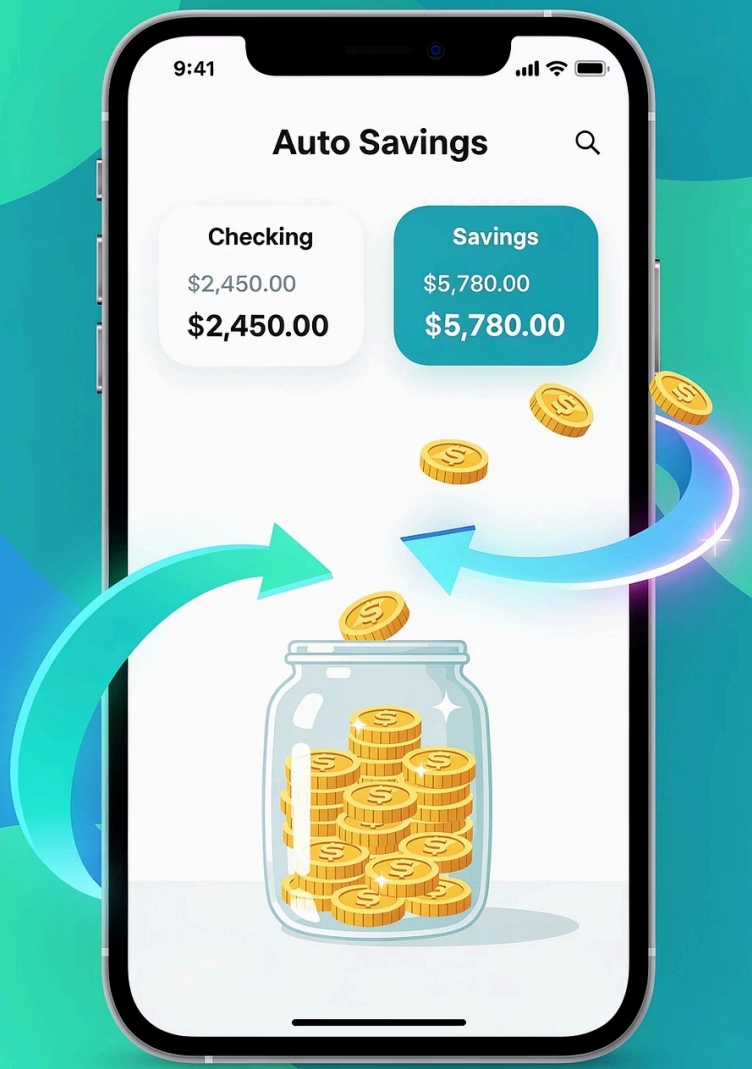
Even $25 a week adds up to $1,300 in a year. You don't need to save it all at once.

Keep It Separate

Open a dedicated savings account so you're not tempted to spend it.

Protect Your Peace

An emergency fund means a flat tire or a surprise bill won't destroy your budget.



7 STEP 7

Automate Your Savings

Set it and forget it. Schedule an automatic transfer to savings the same day you get paid. What you don't see, you won't spend. Automation is the secret weapon of every successful budgeter.

STEP 8

Review Your Budget Weekly

Monday

Review last week's spending in 5 minutes.

1

2

Mid-Week

Check remaining balance before spending more.

3

Weekend

Plan next week's spending with intention.

Free guides and tools to make this effortless: **https://garykfinance.com**

STEP 9

Pay Off Debt Strategically

🎯 Avalanche Method

Pay minimums on all debts. Put extra money toward the **highest interest rate** first. Saves the most money over time.

⚡ Snowball Method

Pay minimums on all debts. Put extra money toward the **smallest balance** first. Builds momentum and motivation.

Either method works — the key is to **pick one and stay consistent.**

10 STEP 10

Give Every Dollar a Job

Housing

Assigned

Groceries

Assigned

Savings

Assigned

Debt

Assigned

A zero-based budget means income minus expenses equals **zero** — every dollar is intentionally placed.

Your Budget Toolkit

Budget Spreadsheet

A simple template to track income, expenses, and savings all in one place.

Expense Tracker

Log every purchase so nothing slips through the cracks at month's end.

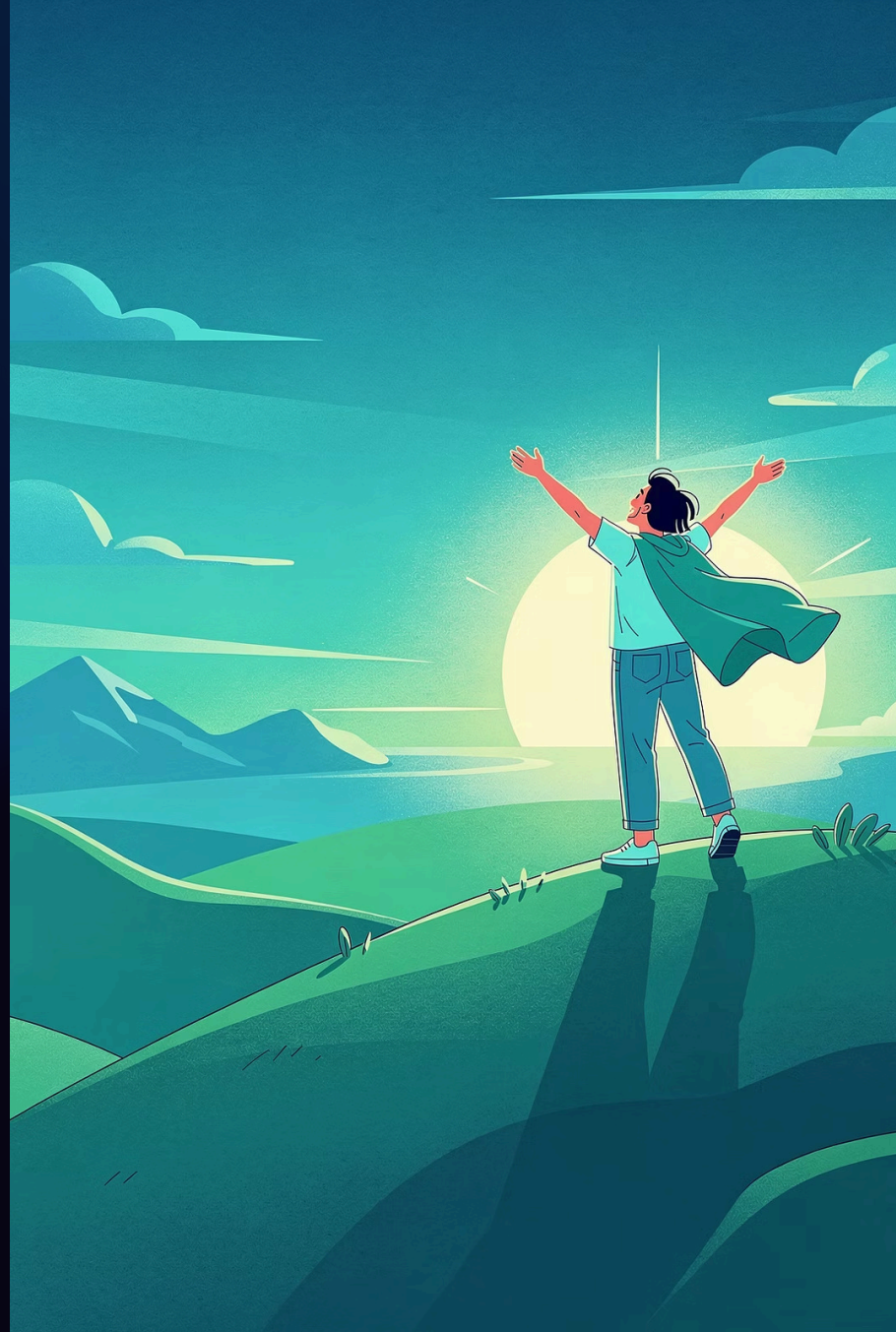
Goal Planner

Map out short and long-term goals so your budget has a clear purpose.

Get all of these free tools at: **https://garykfinance.com**

You're Closer Than You Think

Every great financial story started with one decision: **to start.** That moment is right now.



Get the Full System

Everything you need to build your budget, crush debt, and start saving — in one place, completely free.

📋 Free Guides

Step-by-step walkthroughs for every stage of your budget journey.

🛠️ Free Tools

Templates, calculators, and trackers built specifically for beginners.

🚀 Full System

A proven plan that takes you from zero to financially confident.

Free guides + tools: **https://garykfinance.com**

Start Today.

Get the full system — your budget, your goals, your freedom.

https://garykfinance.com

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